

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA
COLUMBIA DIVISION**

IN RE:
RUTH ANNE TORCHIA
DEBTOR

CASE NO. 17-01098-dd
CHAPTER 13

CONSENT ORDER RESOLVING OBJECTION TO PLAN CONFIRMATION

Ruth Anne Torchia (hereinafter “Debtor”) and Wells Fargo Bank, N.A. (hereinafter “Creditor”) have agreed to resolve Creditor’s Objection to Plan Confirmation filed on May 2, 2017. This order is to clarify that the plan treatment referencing the mortgage loan secured by Debtor’s residence extends to the Creditor’s Home Equity Line. The Debtor intends to seek a modification of both loans, and if a loan modification is not approved within 120 days of the entry of an order lifting the stay to allow loss mitigation, then the stay will be lifted on Debtor’s residence as to both the 1st lien Mortgage and Home Equity Line.

This the 19th day of June 2017.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA
COLUMBIA DIVISION**

IN RE:
RUTH ANNE TORCHIA
DEBTOR

CASE NO. 17-01098-dd
CHAPTER 13

We Consent:

/s/ Travis Menk

Travis Menk Federal ID No. 10686
Attorney for Creditor
Brock & Scott, PLLC
8757 Red Oak Boulevard, Ste 150
Charlotte, NC 27217
704-369-0676
scbkr@brockandscott.com

/s/ Jason T. Moss

Jason T. Moss
Attorney for the Debtor
816 Elmwood Avenue
Columbia, SC 29201